Certificate Number: 17082-PAE-DE-031203777

Bankruptcy Case Number: 18-13620



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 19, 2018, at 12:57 o'clock PM MST, VALERIE N JONES completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 19, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director